

NEW HORIZONS

York County Area Agency on Aging

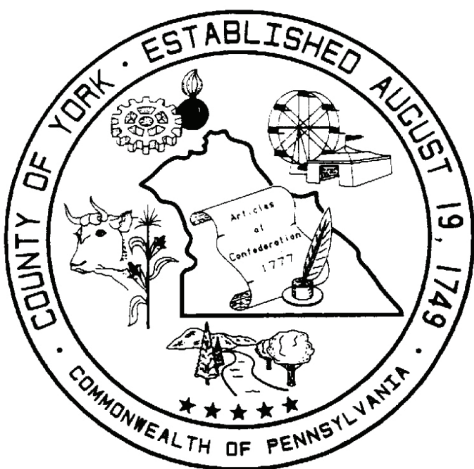
Volume 19, NO. 6

Winter 2012

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Inside This Issue:

| | |
|---|----|
| <i>From the Director</i> | 2 |
| <i>Annual Report 2011-2012</i> | 3 |
| <i>What Are My Medicare Rights</i> | 4 |
| <i>Medicare Prevention Care</i> | 5 |
| <i>LIHEAP</i> | 6 |
| <i>Easy Ways to Save Energy & Money</i> | 7 |
| <i>Volunteers Provide Free Tax Preparation</i> | 8 |
| <i>Helping Yourself, Helping Others</i> | 9 |
| <i>Alcohol Use & Abuse in the Elderly</i> | 10 |
| <i>12 Days of Holiday Tips</i> | 11 |
| <i>Medicare to Pay for Skilled Maintenance Services</i> | 12 |
| <i>Don't Delay! Go Direct Today!</i> | 13 |
| <i>Social Security Office Moving</i> | 14 |
| <i>York County Senior Centers</i> | 15 |
| <i>Health Matters More Than Age</i> | 16 |

Hypothermia: A Cold Weather Hazard

Almost everyone knows about winter dangers for older people such as broken bones from falls on ice or breathing problems caused by cold air. But, not everyone knows that cold weather can also lower the temperature inside your body. This drop in body temperature is called *hypothermia*, and it can be deadly if not treated quickly. Hypothermia can happen anywhere—not just outside and not just in northern states. In fact, some older people can have a mild form of hypothermia if the temperature in their home is too cool.

What Are The Signs Of Hypothermia?

When you think about being cold, you probably think of shivering. That is one way the body stays warm when it gets cold. But, shivering alone does not mean you have hypothermia.

How do you know if someone has hypothermia? Look for the “umbles”—stumbles, mumbles, fumbles, and grumbles—these show that the cold is a problem. Check for:

- Confusion or sleepiness
- Slowed, slurred speech, or shallow breathing
- Weak pulse
- Change in behavior or in the way a person looks
- A lot of shivering or no shivering; stiffness in the arms or legs
- Poor control over body movements or slow reactions

Taking Action

A normal body temperature is 98.6 °F. A few degrees lower, for example, 95 °F, can be dangerous. It may cause an irregular heartbeat leading to heart problems and death.

If you think someone could have hypothermia, use a thermometer to take his or her temperature. Make sure you shake the thermometer so it starts below its lowest point. When you take the temperature, if the reading doesn't rise above 96 °F, call for emergency help. In many areas, that means calling 911.

While you are waiting for help to arrive, keep the person warm and dry. Try and move him or her to a warmer place. Wrap the person in blankets, towels, coats—whatever is

handy. Even your own body warmth will help. Lie close, but be gentle. Give the person something warm to drink but stay away from alcohol or caffeinated drinks, like regular coffee.

How Do I Stay Safe?

- Try to stay away from cold places. Changes in your body that come with aging can make it harder for you to be aware of getting cold.
- You may not always be able to warm yourself. Pay attention to how cold it is where you are.
- Check the weather forecasts for windy and cold weather. Try to stay inside or in a warm place on cold and windy days. If you have to go out, wear warm clothes including a hat and gloves. A waterproof coat or jacket can help you stay warm if it's cold and snowy.
- Wear several layers of loose clothing when it's cold. The layers will trap warm air between them. Don't wear tight clothing because it can keep your blood from flowing freely. This can lead to loss of body heat.
- Ask your doctor how the medicines you are taking affect body heat. Some medicines used by older people can increase the risk of accidental hypothermia. These include drugs used to treat anxiety, depression, or nausea. Some over-the-counter cold remedies can also cause problems.
- When the temperature has dropped, drink alcohol moderately, if at all. Alcoholic drinks can make you lose body heat.
- Make sure you eat enough food to keep up your weight. If you don't eat well, you might have less fat under your skin. Body fat helps you to stay warm.

Health Problems

Some illnesses may make it harder for your body to stay warm.

(cont on page 15)

From the Director

Dear Reader:

The last week in October found many communities in our country bracing for the "Storm of the Century". As fickle as weather forecasting can sometimes be, it was clear that the impact of the impending storm would be significant. Flooding and massive power outages were predicted for many parts of the northeast. The unknown was where and how the storm would connect with land and how best to prepare.

Locally, we are in good hands. A combination of government and non-profit organizations are prepared to respond as needed. We are fortunate to have a local VOAD agency (Voluntary Organizations Active in Disaster), that is comprised of about twenty governmental; faith based, and service organizations that plan to cooperatively provide resources when events occur. Our agency is part of this team.

Our county Emergency Management Agency mobilized resources and prepared to coordinate whatever local storm response might be necessary. Staff at our agency prepared to partner in efforts to support vulnerable older adults if there was disaster level impact.

We updated our list of consumers

who might be at most risk due to fragile health conditions, limited family support, or vulnerable location. We made phone calls to check on anxious consumers, were attentive to the early storm predictions, and waited for the storm.

The days leading up to the storm were busy days for retailers selling batteries, generators and bottled water. By Sunday afternoon, shoppers looking for flashlights and portable radios were out of luck. Unsure how to prepare, we did what York Countians do well; stock up on milk, bread, and toilet paper.

The storm ended up having its heaviest impact on New York and New Jersey. Numerous communities in that area were evacuated, and several weeks into the cleanup many residents were still unable to return. Roads, bridges, and transportation systems were shut down.

By comparison, York County was spared widespread damage. Some areas suffered flooding, water damage and power outages, but the rain and winds subsided earlier than predicted. We were fortunate.

Communities had warning of this storm, but only so much is predictable, and no preparation was adequate to deal with the devastation that affected

some coastal areas. We watched as communities were consumed by flood and fire, hoping that most had heeded evacuation orders.

Thousands of volunteers took action, and many Americans responded generously to provide supplies and resources for affected communities. In spite of political, religious, and philosophical differences, Americans rally in times of crises to support those in need.

Almost 200 people lost their lives as a result of this storm, but we also watched heroes emerge that saved the lives of many others.

Our community is blessed with many heroes and potential heroes. They build strength in our community by quiet service, both paid and volunteer. While we can never be fully prepared for the unknown, there is no greater strength in a community than neighbors committed to helping neighbors.

Winter is upon us. There remain many in critical need across this country and in our own community. Prepare your homes for a safe winter, and then please share your time and resources with others, as you are able. Check on older friends and neighbors frequently. Each of us can be a hero in some small way.

Dianna Benaknin

Dianna



NEW HORIZONS

Published the first day of March, June, September and December

By

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Mission Statement

York County Area Agency on Aging promotes the independence of older adults through education, advocacy, and coordination of community-based services. Our primary commitment is to deliver quality services to older adults with the greatest social or economic needs: as resources allow we may serve others with similar characteristics.

Acceptance of Advertising

The advertisements in this newspaper are based on information supplied by the Advertisers. Inclusion in the newspaper does not imply endorsement of the product or service by YCAAA or the York County Commissioners, nor does exclusion imply disapproval. YCAAA accepts no responsibility for the quality of service provided by any organization listed.

New Horizons Donation

The **New Horizons** is free to residents of York County, Pennsylvania. As publishing and postage costs continue to rise, donations are gladly accepted to offset the cost.

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**York County Area Agency on Aging
New Horizons
100 West Market Street,
York, PA 17401**

Winter 2012

Please notify YCAAA to discontinue your mailed issue.

YCAAA ADVISORY COUNCIL



The next York County Area Agency on Aging Advisory Council meetings will be held at 12:30 PM on:

- * Monday, December 10 at the Holiday Inn, 2000 Loucks Road, York
- * Monday, February 11 at the York County Department of Emergency Services, 120 Davies Drive, York

A Look At York County Area Agency On Aging

OUR MISSION is to promote the independence of older adults through education, advocacy, and coordination of community-based services. Our primary commitment is to deliver quality services to older adults with the greatest social or economic needs. As resources allow, we may serve others with similar characteristics.

OUR VISION is to be a leader in bringing our communities together to keep people well, involved and independent.

YCAAA ADVISORY COUNCIL MEMBERS

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Diane Berkheimer
Debra Daniels
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Beverly Grove
Ruth Hartnett
Jill Kaylor
William Long
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Richard Bear
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Kimberly Maglaughlin
JoAnn Teyral

FOUR YEAR PLAN: July 1, 2012 - June 30, 2016 GOALS AND OBJECTIVES

GOAL I EMPOWER OLDER ADULTS TO EMBRACE A HEALTHY LIFESTYLE THROUGH THE PROMOTION OF WELLNESS.

- Objective 1 Strengthen and expand community partnerships for the delivery of health and wellness programs.
- Objective 2 Promote the implementation of evidence-based programs for health promotion and disease prevention.
- Objective 3 Reduce falls in the home.
- Objective 4 Reduce incidents of complication from use of medications.

GOAL II EMPOWER OLDER ADULTS TO MAKE INFORMED DECISIONS THROUGH EDUCATION AND AWARENESS OF RESOURCES FOR SUCCESSFUL AGING

- Objective 1 Increase education and awareness of resources through utilization of electronic media.
- Objective 2 Provide older adults access to information and resources.
- Objective 3 Provide education, advocacy and counseling in the area of Medicare and other health and medication programs.

GOAL III ENABLE OLDER ADULTS TO AGE IN PLACE IN THE RESIDENTIAL SETTING OF THEIR CHOICE

- Objective 1 Identify initiatives with community partners to facilitate aging in place.
- Objective 2 Empower older adults to

- maintain mobility to live independently.
- Objective 3 Expand agency efforts with community partners to address the need to support livable communities.
- Objective 4 Develop community partnerships to streamline access to services and programs.

GOAL IV REVITALIZE DELIVERY OF SERVICES TO OLDER ADULTS THROUGH EFFECTIVE AND RESPONSIVE MANAGEMENT

- Objective 1 Develop innovative services and programs targeting the broad spectrum of age groups.
- Objective 2 Explore opportunities for resource diversification.
- Objective 3 Examine the spectrum of existing services provided by the agency.

GOAL V EMPOWER YORK COUNTY ADULTS TO ADVOCATE FOR RIGHTS AND BENEFITS FOR OLDER ADULTS

- Objective 1 Enable older adults to advocate for issues promoting successful aging.
- Objective 2 Mobilize a network of advocates for local empowerment.
- Objective 3 Advocate for access to affordable housing for older adults to remain in the setting of their choice.
- Objective 4 Advocate for additional resources to provide more support for caregivers of all ages.

In 2011-2012 served 86,000 older adults in York County... Facts and Figures...

114,002 Home Delivered meals
189,211 Congregate meals
Nutritional Support

61,154 rabbittransit trips
Transportation

2,780 Assessments
Level of Care Determination

24,005 Hours of Care
Personal Care

514 Elder Abuse Report
Older Adult Protective Services

13,371 hours
\$278,919 value
Volunteer Service

28,000 people receive
New Horizon Newspaper

12,000 Vouchers
3000 Seniors
Farmers Market Nutrition Program

57,265 Contacts
Information and Assistance

520 Attendees
Pre-Retirement Seminars

7333 Medicare Beneficiaries
Assisted by APPRISE Program

800 participants & volunteers
York County Senior Games

MEDICARE 2013

PREMIUMS, DEDUCTIBLES AND COINSURANCE

MEDICARE PART A:

Hospital:

Deductible: \$1,184
(per spell of illness)
Days 61-90 \$296.00 (per day)
Days 91-150 \$592.00 (per day)

Skilled Nursing Facility:

Days 1-20 \$0.00
Days 21-100 \$148.00 (per day)

MEDICARE PREMIUMS:

Part A:

Premium is \$0 for most people

Those without enough quarters pay:
\$441.00 per month =<29 quarters
\$248.00 per month 30-39 quarters

MEDICARE PART B:

Deductible \$147.00 (per year)
Coinsurance 20%

Part B:

\$104.90 per month
Taxable Income – Single < \$85,000
Married < \$170,000

Your premium may be more if your income is above 85,000 (single) or 170,000 (couple)

What Are My Medicare Rights?

No matter how you get your Medicare, you have certain rights and protections. All people with Medicare have the right to:

- Be treated with dignity and respect at all times.
- Be protected from discrimination.
- Have your personal and health information kept private.
- Get information in a way you understand from Medicare, health care providers, and Medicare contractors.
- Have questions about Medicare answered.
- Have access to doctors, other health care providers, specialists, and hospitals.
- Learn about your treatment choices in clear language that you can

understand, and participate in treatment decisions.

- Get emergency care when and where you need it.
- Get a decision about health care payment, coverage of services, or prescription drug coverage.
- Request a review (appeal) of certain decisions about health care payment, coverage of services, or prescription drug coverage.
- File complaints (sometimes called grievances), including complaints about the quality of your care.

Contact Medicare at 1-800-633-4227 or visit www.Medicare.gov for additional information.

Source: CMS

Tips For Using Your New Medicare Coverage

If you've joined a new Medicare drug plan for the first time or you switched to a new Medicare drug plan, there are some things you can do to make sure your first visit to the pharmacy goes smoothly.

The first time you use your new Medicare drug plan, you should go to the pharmacy with as much information as possible, especially if you need to use your new coverage before you receive a plan membership card.

Here's what you need to take to the pharmacy:

- Your red, white, and blue Medicare card
- A photo ID, such as a driver's license
- Your plan membership card, if you have one
- If you don't have a plan membership card, you can bring an acknowledgement or confirmation letter from the plan if you have one, or an enrollment confirmation number from the plan. (**Note:** Only confirmation numbers from the plan will work, not those from Medicare's Online Enrollment Center at www.medicare.gov on the web.)

If you haven't received a plan membership card or any plan enrollment materials, let the pharmacist know the name of the Medicare drug plan you joined. He or she can confirm your plan enrollment and get the information necessary to bill your plan. Since the pharmacist may have to search for your plan information, it could take extra time to fill your prescriptions.

If You Have Both Medicare and Medicaid or Qualify for Extra Help

If you have both Medicare and Medicaid or qualify for extra help with drug plan costs, you should also bring proof of your enrollment in Medicaid

or proof that you qualify for extra help.

Proof of Medicaid may include the following:

- Your Medicaid card
- A copy of your current Medicaid award letter
- A copy of your yellow automatic enrollment letter from Medicare

Proof of Extra Help may include the following:

- A copy of your Medicaid card
- A copy of either the green, blue, purple or orange extra help letter from Medicare
- A copy of your extra help "Notice of Award" letter from Social Security
- A copy of your Supplemental Security Income (SSI) award letter
- Other proof that you qualify for extra help (such as a "Notice of Award" from a state Medicaid program)

You don't need to have all of these items, but anything you can bring will help the pharmacist confirm your Medicare drug plan enrollment and/or that you qualify for Medicaid or extra help to make sure you get the prescriptions you need.

What If the Pharmacist Can't Confirm My Drug Plan or Extra Help Status?

In some rare cases, the pharmacist may not be able to confirm your plan enrollment or that you qualify for Medicaid or extra help. If this happens, your doctor may be able to give you a sample of your prescription to help until your coverage is confirmed. You can also pay out-of-pocket for the prescription. Save the receipts, and work with your new Medicare drug plan to be paid back for the prescriptions that would normally be covered under your plan.

Source: CMS



YCAAA STARS

Volunteer of the Month

DECEMBER

Catherine Diety

OMBUDSMAN

APPRISE

JANUARY

Ann Hetrick

FINANCIAL COUNSELOR

GENERAL OFFICE ASSISTANCE

FEBRUARY

Janelle Klinedinst

APPRISE

GENERAL OFFICE ASSISTANCE

Medicare's Preventive Care Benefit: What It Means for You

For more than 40 years, Medicare has provided seniors and people with disabilities with health coverage. Until recent years, however, Medicare concentrated on treating beneficiaries' conditions and diseases when they were already affected rather than emphasizing preventive care to keep people healthy in the first place.

When the Affordable Care Act was passed, this changed. As of January 2011, most preventive services for Medicare beneficiaries are free. This means that you can get many important preventive services, such as screenings for diabetes, high cholesterol, and cancer, as well as vaccinations, at no cost. These services can prevent you from getting sick or help you determine if you are at risk for certain conditions so you can take necessary steps to prevent them. To help you take advantage

of the preventive care benefit, the health care law also added a free annual wellness visit. You are encouraged to use the wellness visit to develop a personalized prevention plan with your doctor. These benefits mark a milestone in Medicare's efforts to keep beneficiaries healthy, rather than just paying for treatment when they are sick.

This benefit is available to all people who are enrolled in original Medicare. The Centers for Medicare and Medicaid Services (CMS), the agency that runs the Medicare program, also requires Medicare Advantage plans to cover preventive services provided by an in-network provider for free, however you may have to pay a deductible or co-pay depending on the type of health plan you have.

Source: Families USA

FOOD FOR YOUR SOUL: BE "FOOD SAFE" DURING THE HOLIDAYS

Food is always an important part of holiday festivities. But holiday meals can take a turn for the worse if food safety isn't a regular ingredient in preparing and cooking the food. The food you serve your family can be very harmful if your turkey, ham, gumbo, crab dip and home-prepared meatballs aren't handled safely or refrigerated promptly.

Foodborne disease infections continue to be a serious health issue in the United States, causing an estimated 76 million people to become sick each year. The most common foodborne diseases associated with meat, poultry and fish are Salmonella, Campylobacter, and E. coli. Most people become sick by eating contaminated foods or beverages or by coming in contact with someone who has a foodborne illness. Pregnant women, older adults, infants and young children, and those with weakened immune systems are at higher risk for severe infections.

Remember, be "food safe" during the holidays and throughout the year by following the four basic steps of food safety: *Clean, Separate, Cook, and Chill.*

- **Clean** Remember to wash your hands with soap and warm water for 20 seconds before and after handling food. Handwashing is one of the best ways to prevent the spread of foodborne illness. Wash all kitchen utensils, dishes, and countertops with hot water and soap.
- **Separate** Try to use one cutting board for raw meat, poultry, and seafood and a separate one for fresh produce. Keep fish and seafood, raw

turkey, roasts, hams, and other meats and their juices separate from other side dishes when preparing meals.

- **Cook** Cook meat and poultry to a safe minimum internal temperature: turkey, stuffing, casseroles, and leftovers to 165°F; beef, veal and lamb roasts to 145°F; "fully cooked" ham to 140°F and fresh ham, pork, and egg dishes to 160°F. Use a food thermometer. If chitterlings are on your menu, boil the chitterlings for 5 minutes BEFORE cleaning and preparing them. Egg products can be substituted in recipes typically made with raw eggs, such as eggnog, custard, or key lime pie. Be sure that eggs and products containing eggs are thoroughly cooked when serving those at higher risk for foodborne illness.
- **Chill** Chill food promptly. Keep the fridge at 40°F or below to prevent bacteria from growing. Custard pies and other egg dishes should always be kept cool. Put leftovers in the refrigerator within 2 hours. Remember to never defrost food at room temperature.

Remember, be "food safe" for the health of you and your family. Happy eating!

For more holiday food safety tips, visit the Food and Drug Administration online at www.fda.gov or visit the Be Food Safe Web site at www.befoodsafe.gov.

For more information on preventing foodborne illness, call the Center for Disease Control and Prevention's Consumer Information Line at 1-800-CDC-INFO or visit www.cdc.gov.

Source: CDC, US Dept. of Agriculture and FDA

STAYING HEALTHY Medicare's Preventive Services

An easy and important way to stay healthy is to get disease prevention and early detection services. Disease prevention and early detection services can keep you from getting certain diseases or can help you find health problems early, when treatment works best. Talk with your doctor to find out what tests or other services you may need, and how often you need them to stay healthy.

Did you know that Medicare covers...

- Abdominal Aortic Aneurysm
- Screening
- Alcohol Misuse Screening and Counseling
- Bone Mass Measurement
- Cardiovascular Disease (Behavioral Therapy)
- Cardiovascular Screenings
- Colorectal Cancer Screenings
- Depression Screening
- Diabetes Screenings
- Diabetes Self-Management Training
- Flu Shots
- Glaucoma Tests
- Hepatitis B Shots
- HIV Screening
- Mammogram Screening
- Medical Nutrition Therapy Services
- Obesity Screening and Counseling
- Pap Test and Pelvic Exam
- Pneumococcal Shot
- Preventive Visits
- Prostate Cancer Screenings
- Sexually Transmitted Infections Screening and Counseling
- Tobacco Use Cessation Counseling

For more details about Medicare's coverage of these preventive services visit www.medicare.gov or call 1-800-MEDICARE or contact your Medicare Advantage plan.

You can also visit www.MyMedicare.gov to get direct access to your preventive health information. You can track your preventive services, get a two year calendar of the Medicare-covered tests and screenings you are eligible for, and print a personalized "on the go" report to take to your next doctor's appointment. Visit the Web site, sign up, and Medicare will send you a password to allow you access to your personal Medicare information.

Source: CMS

2012-2013 LIHEAP



The Low-Income Home Energy Assistance Program, also known as LIHEAP, which

began on November 1, helps low-income families pay their heating bills. LIHEAP is a grant, so you do not have to repay it.

How does LIHEAP work?

LIHEAP offers both cash and crisis grants. Families may apply for:

Cash Grants

Cash grants help families pay their heating bills. The grant payment is sent directly to your utility company or fuel provider, and it will be credited on your bill. In some cases, the check may be mailed to you directly.

Crisis Grants

In addition to the LIHEAP cash program, households experiencing a heating crisis may be eligible for additional benefits through one of the two crisis program components.

The **Crisis Exception Component** is for households considered to be "without heat":

- The main heating source or second

heating source (a source that is used to operate the main heating source or used if the main heating source is not working) has been completely shut-off:

OR

- A household has almost run out of their supply of main heating fuel (coal, fuel oil, kerosene, propane, wood, etc.).

The **Regular Crisis Component** is additional money if you have an emergency situation and are in jeopardy of losing your heat. Emergency situations include:

- Broken heating equipment or leaking lines that must be fixed or replaced
- Lack of fuel
- Termination of utility service
- Danger of being without fuel (less than a 15 day supply) or of having utility service terminated (received a notice that service will be shut off within the next 60 days)

If you have a heating emergency, call the York County Assistance Office at (717) 771-1100 or Toll Free at 1-800-991-0929.

2012-2013 LIHEAP Program Dates

| Component | Opening Date | Closing Date |
|------------------|------------------|-----------------|
| Cash | November 1, 2012 | March 29, 2013 |
| Crisis Exception | November 1, 2012 | January 2, 2013 |
| Regular Crisis | January 2, 2013 | March 29, 2013 |

Eligibility Criteria

You may qualify for a LIHEAP grant if your income meets the following income guidelines:

| Household Size | Income Limit for Homeowners and Renters |
|----------------|---|
| 1 | \$16,755 |
| 2 | \$22,695 |
| 3 | \$28,635 |
| 4 | \$34,575 |
| 5 | \$40,515 |
| 6 | \$46,455 |
| 7 | \$52,395 |
| 8 | \$58,335 |

Each Additional Person Add \$5,940

How to Apply

There are three ways to apply for LIHEAP:

- Apply online at: www.compass.state.pa.us
- Request an application by calling the Statewide LIHEAP Hotline at 1-866-857-7095 or TDD for the hearing impaired at 1-800-451-5886
- Applications are available at the York County Assistance Office at 130 N. Duke Street, York, Phone (717) 771-1100 or Toll Free at 1-800-991-0929.

You will receive a written notice that will tell you if you qualify and the amount of your grant.

Source: PA Department of Public Welfare

SeniorLIFE

Solutions for Seniors Living at Home

Now an Approved

York County

Adult Day Services Provider

Call Today for More Information!

717-757-LIFE

or 1-877-998-LIFE (5433)

East York, Off Route 30,
Memory Lane Exit
1500 Memory Lane Ext.

Property Tax/Rent Rebate Deadline Extended

The deadline to apply for Pennsylvania's 2011 Property Tax/Rent Rebate Program for older adults and residents with disabilities has been extended to December 31, 2012.

The rebate program benefits eligible Pennsylvanians who are 65 and older; widows and widowers 50 and older; and people with disabilities 18 and older. An expansion of the program in 2006 increased the income limit from \$15,000 to \$35,000 (which excludes half of Social Security income) for homeowners and raised the maximum standard rebate for homeowners and renters from \$500 to \$650. The income limit for renters is \$15,000.

Property Tax/Rent Rebate claim forms (PA-1000) and related information can be found online at www.revenue.state.pa.us or by calling 1-888-222-9190. Forms and assistance also are available

at the York County Area Agency on Aging, senior centers and state legislators' offices.

People who already applied for 2011 Property Tax/Rent Rebates may check the status of claims online at www.revenue.state.pa.us or by calling, toll-free, 1-888-PATAxes (728-2937).

The Property Tax/Rent Rebate Program is one of five programs supported by the Pennsylvania Lottery. Since the program's 1971 inception, more than \$4.8 billion worth of property tax and rent relief has been paid to eligible older adults and residents with disabilities.

Applications for the 2012 Property Tax/Rent Rebate Program will be available the end of February 2013.

Source: Pennsylvania Department of Revenue

EASY WAYS TO SAVE ENERGY AND MONEY THIS WINTER

Simple Energy Conservation Tips from the PA Public Utility Commision

The PUC is committed to helping customers minimize their bills while making the most out of every dollar they spend. The following useful tips are convenient and easy, and can help you cut your energy consumption.

- **Enroll in Budget Billing.** Contact your utility and ask to participate in their budget billing. This requires no income guidelines and averages bills out over a 12-month period giving you a "fixed" amount to pay each month, not just the winter months. Note: Budget billing does not guarantee an annual fixed rate as budget bills are subject to quarterly adjustments based on usage.
- **Low-Income Programs.** If you are on a fixed income or a person with a low income, there are programs available to help you pay your heating bills and weatherize your home. Contact the PUC at 1-800-692-7380 with questions or to see if you qualify.
- **Program It.** Install a programmable furnace thermostat that will lower the temperature automatically at night and raise the temperature when you are up and about. (This advice does not apply to homes using heat pumps.) For every degree you raise or lower the thermostat setting, you can see a difference of up to 3 percent in energy costs.
- **Turn Down Your Thermostat.** It's one of the most effective ways to cut your energy usage. If you can tolerate it and your health permits a slightly cooler home, lower the thermostat by a couple of degrees.
- **Turn Down Hot-Water Tank.** Turn down your hot-water tank to 120 degrees and set it at 140 degrees if you have a dishwasher to cut your power consumption.
- **Insulate Your Attic.** Make sure your home has a minimum of R-30 insulation in ceilings or attics (a contractor can help you evaluate your current insulation). By adding insulation, your home will be warmer in the winter and cooler in the summer.
- **Take a Look at Your Ductwork.** Dust, lint and other debris can block air vents and reduce the efficiency of your furnace. Be sure to keep ducts and grills clean.
- **Draw the Drapes.** Close your draperies when it gets dark outside. This will help cut heat loss through windows at night.
- **Close the Door.** If you're not using certain rooms in your home, close doors leading to those areas. Keep your garage door closed if you have an attached garage. Close heat registers and radiator valves in unused rooms.
- **Install a Ceiling Fan.** Heat rises to the ceiling of a room, circulate it down to where you are by installing a ceiling fan.
- **Install Storm Windows and Doors.** Drafts entering your home around leaky windows and doors can steal precious heat. Seal out the drafts with storm doors and windows. Replace any missing caulking, worn weather stripping or broken glass that may be letting cold air in.
- **Focus on the Fireplace.** Make sure the damper in your chimney is tightly closed when you're not using the fireplace. Save even more energy by installing glass doors on your fireplace - they can prevent valuable heat from being sucked up the chimney.
- **Put Your Thermostat in the Right Place.** Keep the area around your thermostat clear- drafts created by appliances or lighting fixtures can trick your thermostat into

turning the heat on when it isn't needed.

- **Consider Installing New Doors and Windows.** Old windows and doors can let an amazing amount of heat escape from your house. Look into installing energy efficient windows and insulated doors.
- **Change Your Filters.** Clogged, dirty filters slow airflow in your heating system and cause your furnace to work harder and run longer. Consider having your furnace serviced and cleaned at the beginning of each heating season.
- **Don't Pre-Heat.** Most recipes can be completed successfully without pre-heating the oven. If you must pre-heat for baking, turn the oven on for just a few minutes before putting your food in.
- **Keep the Oven Door Closed.** Opening up the oven door lets out heat and drives up energy consumption. To use your oven more efficiently, try cooking several dishes of similar cooking temperatures at the same time.
- **Use Your Slow Cooker.** If you're preparing a roast, use your slow cooker to cook the meat and any vegetables you will be serving with it. This eliminates the need to use both the oven and the stove.
- **Microwave When Possible.** Microwave ovens cook food 75 percent faster and use less energy than conventional ovens.

For further information, contact the Public Utility Commission by calling at 1-800-692-7380. For people with speech or hearing loss, dial 7-1-1 (Telecommunications Relay Service). You can also visit their website at www.puc.pa.gov.

Source: PA PUC

Mark Your Calendars for the 2013 YORK COUNTY SENIOR GAMES



The York County Senior Games Planning Committee has announced the 2013 Senior Games will be held June 17 through June 22, 2013. If you participated in the 2012 Senior Games you will automatically receive a registration booklet for the 2013 Senior Games in March. For more information or to be added to the Senior Games mailing list, call (717) 771-9001.

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Volunteers Provide Free Tax Preparation

AARP volunteers will be available to assist you in completing tax and rent rebate applications at fifteen sites throughout York County beginning the first week of February. Select the site nearest your home and call to schedule an appointment.

The volunteers can assist with a number of different forms and returns if they are required or appropriate, including:

Federal Income Tax Return

If your taxable income is such that you are required to file a return, this form will be completed. The IRS encourages people not to file a federal return if it is not necessary, or if they do not have a refund due.

You **will** have to file a return if any of the following special situations apply to you:

1. You **may** have to file a Federal tax return if you have received distributions from Individual Retirement Arrangements (IRA) or if you sold your home.
2. Sold securities.
3. Had a job and want to get a refund of the withheld taxes.
4. Wish to apply for the Earned Income Credit.
5. Are self-employed and your net earnings were more than \$400 a year.
6. Have other taxable income within our scope.

State Income Tax Return

Many persons who do not have to file a Federal return still have to file with the Commonwealth of

Pennsylvania. The Commonwealth requires both residents and non-residents to file if they have as little as \$33.00 of taxable income.

Although it is necessary to file, many persons may be eligible for Pennsylvania's "forgiveness" provisions. The AARP volunteer will assist in helping to determine whether you need to file and complete the necessary forms.

If you purchased merchandise tax free from out of state that is taxed in Pennsylvania you will have to make a sales tax payment to the state based on the cost of said merchandise or a chart based on income.

Rent/Property Tax Rebates and PACE forms

Property Tax and Rent Rebate forms will be filled out if you meet the income guidelines and have the proper information. New applications and renewals due during the income tax filing season for the Pharmaceutical Assistance Contract for the Elderly (PACE) program will be handled with completion of your tax forms.

WHAT SHOULD YOU BRING TO YOUR TAX APPOINTMENT?

After you have completed the first step of making an appointment at the site that you wish to visit, preferably the site that is nearest to your home, the next step is to **make sure that you are properly prepared.**

It is important that you bring with you all of the information and documents that will be needed to complete the tax returns and other forms that the volunteers will be completing for you.

Bring the following:

1. Blank copies of any of the forms that you have received through the mail.
2. Verification of all types of income you have received during the year, i.e., wages (W-2s).
3. All 1099 forms for interest, dividends, capital gains, unemployment payments, IRA distributions, pensions, Social Security benefits, etc.
4. 2012 property tax receipts (for tax rebate applicants – with the tax collectors "Paid" stamp on them)
5. Rent certificates completed by landlord (for rent rebate applicants)
6. Other pertinent information.
7. If available, bring last year's income tax forms, i.e., federal, state and local income tax forms, property tax/rent rebate forms, any PACE material or sewer rebate forms (York City residents only).
8. You and your dependents' Social Security cards.
9. Cost of untaxed purchases via internet, phone, catalogue or brought in from another state.

It is important that you come fully prepared. This will make it possible for the volunteers to assure that you receive all benefits that are rightfully yours, and quite likely, will eliminate the need for you to make a second trip.

Homebound individuals should schedule an appointment at a site and have a designated representative take your paperwork to the appointment.

NEED HELP WITH MEDICARE? APPRISE CAN HELP!



APPRISE is the State Health Insurance Assistance Program which provides counseling for people with Medicare in Pennsylvania. It was created by the Pennsylvania Department of Aging to

help Pennsylvanians understand Medicare and their other health insurance benefits. Locally this program is offered by the York County Area Agency on Aging.

APPRISE counselors are specially-trained volunteers who have direct access to state and federal Medicare resources. They are able to answer questions about Medicare, Medicaid, Medigap, Medicare Advantage plans and the prescription drug program. They can:

- Help you understand your Medicare benefits by explaining which services are covered under Part A and B.
- Help you understand the Medicare appeal process and assist with appeals.

- Help you select Medigap insurance.
- Explain financial assistance programs that may pay for your Medicare premiums, deductibles and copays.
- Explain the Medicare prescription benefit.
- Make presentations on Medicare to your organization.

Locally in the York APPRISE Program we have wonderful volunteers who assist in the office, as well as in the community at numerous sites. **To schedule an appointment for one-on-one counseling call the APPRISE Help Desk at (717) 771-9008 or 1-800-632-9073.**

The monthly APPRISE counseling sites from January through October are as follows:

- **Red Lion Senior Center**
20-C Gotham Place, Red Lion
First Monday of the month
- **Delta Senior Center**
5 Pendyrus Street, Suite 1, Delta
First Thursday of the month
- **Spring Garden Township Office**
340 Tri Hill Road, York

- First Thursday of the month
- **Heritage Senior Center**
3700-4 Davidsburg Road, Dover
Second Monday of the month
- **Golden Visions Senior Center**
250 Fame Avenue, Suite 125, Hanover
Second Tuesday of the month
- **Manchester Township Office Building**
3200 Farmtrail Road, York
Second Thursday of the month
- **Springettsbury Township Office**
1501 Mt. Zion Road, York
Third Wednesday of the month
- **Windy Hill Senior Center**
50 North East Street, Suite 2, Spring Grove
Fourth Monday of the month
- **West Manchester Township Office**
380 East Berlin Road, York
Fourth Wednesday of the month

Find the site near you and call us for an appointment.

2012 TAX YEAR ASSISTANCE PROGRAM

Sites are open on the day listed from February 1 to April 17, 2013

Appointments can be made at the following sites by calling the particular site at the phone number listed following each address.

<< DO NOT call the churches as no one there has knowledge of the tax program. Church personnel cannot answer tax questions or make appointments.>>

Appointments are required. Appointments can be scheduled for the following locations by calling 771-9042 beginning January 14, 2013:

Locations/Hours/Dates of Service

Messiah United Methodist Church
1300 N. Beaver Street, York
Tuesdays in February, March and April 8:30 AM - 2:00 PM

York Alliance Church
501 Rathton Rd., York
Wednesdays in February, March and April 8:30 AM - 12:30 PM

Aldersgate United Methodist Church
397 Tyler Run Rd., York
Saturdays February 23 and March 23 8:30 AM - 1:00 PM

Grace United Methodist Church
473 Plank Rd., New Freedom (Shrewsbury)
Mondays in February, March and April 8:30 AM - 1:00 PM

Delta Senior Center
5 Pendyrus Street, Delta
(717) 456-5753
Monday March 4 (One day site) 9:00 AM - 3:00 PM

Eastern Area Senior Center
243 Hellam St Wrightsville
(717) 252-1641
Wednesdays in February, March and April 8:30 AM - 11:30 AM

Heritage Senior Center
3700 Davidsburg Road, Dover
(717) 292-7471
Thursdays in February, March and April 8:00 AM - 12:00 NOON

Northeastern Area Senior Center
131 Center Street, Mt. Wolf
(717) 266-1400
Mondays in February, March and April Noon - 1:30 PM
Tuesdays in February, March and April 8:30 AM - 1:00 PM

Red Lion Senior Center
20C Gotham Place, Red Lion
(717) 244-7229
Thursdays in February, March and April 8:30 AM - 12:30 PM

Susquehanna Area Senior Center
2427 Craley Rd., Wrightsville
(717) 244-0340
Thursdays in February, March and April 8:30 AM - 11:30 AM

White Rose Senior Center
27 S. Broad Street, York
(717) 843-9704
Fridays in February, March and April 8:30 AM - 12:00 PM

Windy Hill Senior Center
50 N. East Street, Spring Grove
(717) 225-0733
Tuesdays in February, March and April 8:30 AM - 12:00 PM

Yorktown Senior Center
509 Pacific Avenue, York
(717) 854-0693
Wednesdays in February, March and April 9:00 AM - 2:00 PM
Thursdays in February, March and April 9:00 AM - 2:00 PM

YWCA Annex
23 Chestnut Street, Hanover
(717) 637-2125
Thursdays in February, March and April 8:30 AM - 12:30 PM

Helping Yourself, Helping Others

Volunteering is not just good for the one who gets, but for the one who gives too. Most people who volunteer for a cause, or just lend a helping hand to a friend in need, feel really good inside. A "feeling" is one thing, but knowing for sure that something great happens to you when you volunteer is even better.

According to a study by the Corporation for National and Community Service, *The Health Benefits of Volunteering: A Review of Recent Research* has found a significant connection between volunteering and good health, volunteers help themselves to better health while helping others. The report shows that volunteers have greater longevity, higher functional ability, lower rates of depression and less incidence of heart disease.

The Area Agency on Aging has a dedicated and loyal group of volunteers serving older adults and our community, but we still have many unmet needs and could use your help in one of the following programs:

APPRISE Insurance Counselors assist Medicare beneficiaries with understanding their benefits, enrolling in Medicare plans and assisting with Medicare coverage issues. This is a challenging, but very rewarding volunteer opportunity. Prior insurance knowledge is not needed. Training is provided by Medicare and

trained agency staff.

Peer Educators lead small groups of older adults in healthy living programs. Background in the medical/health field is not needed. The Area Agency on Aging is currently seeking volunteer leaders for two evidence-based programs. The volunteers are trained to use prepared materials to lead small groups of older adults how to prevent falls and how to manage their health.

Financial Counselors offer their skills to help an older adult balance their checkbook, pay bills timely and other financial needs. A one-day training and ongoing support is provided. Volunteers are matched with an appropriate older adult in need of this assistance to maintain their independence at home.

If you have been looking for something to do that is rewarding, fun, challenging, and very different from day-to-day routines, we may have the answer for you. If you enjoy talking to others, learning interesting facts and information, we may have the answer for you.

If you are interested in learning more about the York County Area Agency on Aging volunteer opportunities, call Beth Grove, our Volunteer Coordinator at 852-4904 or 1-800-632-073 or email at eagrove@yorkcountypa.gov.

**AN HOUR A WEEK
CAN CHANGE
TWO LIVES...**

CHANGE YOURS...

VOLUNTEER!

Needed are:
Financial Counselors, APPRISE
Volunteers and Peer Educators

Stop by to meet the staff and
volunteers and learn about
Volunteer Opportunities:

Tues., Dec. 11 from 3:00-5:00 p.m.
or
Thurs., Dec. 13 from 5:00-7:00 p.m.
at

Brown's Orchards & Farm Markets Café
8892 Susquehanna Trail South,
Loganville

For more information call Beth
Grove, Volunteer Coordinator, at
(717) 852-9404 or 1-800-632-9073,
or email eagrove@yorkcountypa.gov

Alcohol Use and Abuse in the Elderly



**By: Luis Garcia, MD
Thomas Hart
Family Practice,
York Hospital**

Alcohol use and abuse in the aging population is seldom discussed among family, friends, and even physicians. It is important to recognize the many effects of alcohol as we age, as well as the problems associated with alcohol abuse. When discussing alcohol use and abuse in the elderly, one must consider several different questions:

Q: Why should I care about alcohol use?

A: There are many reasons, but from my standpoint as a physician, alcohol can have interactions with medications and can cause or worsen many medical conditions. Alcohol, much like the medications I prescribe, is a drug that can have serious consequences if not used in moderation. Because of this, it is important to talk to your doctor about alcohol and its possible effect on your body.

Q: What sort of effect does alcohol have on medications and medical problems?

A: Alcohol can have many interactions with medications. For example, when alcohol is used by someone who is also taking aspirin, this can lead to or worsen bleeding or ulcers in the stomach and intestines. Alcohol can also amplify the effect of drowsiness with many medications such as some used for colds and allergies. Alcohol can also affect drug absorption by slowing down the stomach's movement and digestion, and can affect the way the liver processes medicines. Finally, alcohol use can worsen medical conditions such as high blood pressure, ulcers, and diabetes.

Q: What's the aging body's response to alcohol?

A: As the body ages, it becomes more sensitive to the effects of alcohol. This means less alcohol is needed to have the symptoms of slurred speech,

impaired judgment, delayed reaction time, and unsteady balance. Alcohol also acts as a diuretic, which can lead to dehydration and may lead to changes in blood pressure that cause dizziness and falls. In fact, studies show that falls are more common in the elderly who drink regularly.

Q: What is a "normal" amount of alcohol for a person over 65?

A: The National Institute on Alcohol Abuse considers one drink per day to be the maximum amount for "moderate" alcohol use in men and women over the age of 65. One drink is about 1oz of liquor, 12oz of beer, or 5oz of wine. In the elderly, "heavy" drinking is considered to be 2 or more drinks per day.

Q: How common is alcohol abuse in the elderly?

A: It is estimated that approximately 6% of the population over 65 in the US drinks heavily and that there are between 1.1 and 2.3 million elderly alcoholics. About 2/3 of elderly alcoholic patients started drinking when they were younger. However, the other 1/3 of patients began abusing alcohol when they were older. This is often related to the stresses of loneliness, grief, depression, and boredom that accompany the retirement age.

Q: What are some of the problems with drinking heavily over a long period of time?

A: This pattern of drinking can lead to many medical problems such as an increased risk of cancers of the head, neck, and esophagus. It can also lead to a condition called cirrhosis of the liver, which is a sort of scarring of the liver from repeated alcohol exposure. It can lead to liver failure and is associated with an increased risk of liver cancer. Drinking heavily can also elevate one's blood pressure, which over time can increase the risk for stroke and heart failure. Alcohol also suppresses the immune system, which in heavy users increases the risk for infections like pneumonia and makes them difficult to treat. In severe cases, alcohol abuse can lead to a number of other problems such as vitamin deficiencies, permanent problems with memory and thinking, and poor functioning of the heart muscle, causing fluid retention and heart failure.

Q: What are some of the signs of an alcohol problem?

A: As with many other drugs, alcohol has abuse and addictive potential.

Some general signs of a problem include:

- Needing more alcohol to get a high or buzz
- Alcohol plays a role in interfering with work, family, or home life
- Legal problems related to alcohol
- Use of alcohol in hazardous ways or in dangerous situations
- Inability to cut down or stop its use
- Continued use of alcohol despite harm from its ill effects

While these apply to the general population, common findings related to problem drinking in the elderly population include:

- Unstable or poorly controlled high blood pressure
- Recurrent accidents, injuries, or falls
- Frequent visits to the emergency room
- Problems with stomach, intestines, or liver
- Unexpected delirium or hallucinations, especially during hospitalization
- Estrangement from family
- Specific changes in blood work

Q: What can be done for an older person who may have an alcohol problem?

A: As with any person, an older person needs to first recognize that they have a problem. They must also recognize that it is never too late to quit. Then, they should talk to their doctor about the best treatment option that would fit their personal situation. In some cases, medications may be helpful to prevent further alcohol use or to limit the effects of withdrawal. Further, the doctor will assess the need for a detoxification program, or can recommend age specific support groups, therapy, or alcohol treatment programs.

In summary, alcohol can have a wide range of effects on the aging body, especially in those who abuse alcohol. Talk to your doctor about drinking alcohol to see if it will have any adverse effect on your body or medications.

Sources:

<http://www.aafp.org/afp/2000/0315/p1710.html>

<http://www.agingcare.com/Articles/alcohol-abuse-elderly-parents-133827.htm>

<http://www.the-alcoholism-guide.org/alcoholism-and-the-elderly.html>

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12 Days of Holiday Tips

Day 1: Celebrate on a Budget

The holidays can be expensive, but you don't have to break the bank to celebrate. Taking a few minutes now to plan your holiday spending could help you avoid taking on debt. Start by creating a holiday spending plan, keep track of what you spend, avoid impulse purchases, and leave the credit cards at home.

Day 2: Find Seasonal Employment

Even in a tough economy, businesses still need extra help around the holidays. Seasonal employment can help supplement your income and it could lead to a permanent position.

Day 3: Save Money with LED Holiday Lights

Electricity bills can grow during the holidays if you decorate with strings of lights. Light-emitting diode, or "LED," holiday lights offer a quality alternative to traditional lights and save both energy and money. The Department of Energy estimates that if every household switched to LED holiday lights, the country would save approximately \$410 million in electricity costs.

Day 4: Pay Attention to Portion Sizes

It can be hard to choose healthy foods when the holidays are filled with temptations like sweets and desserts. One way to maintain your weight over the holidays is to enjoy your meals, but avoid oversized portions. It's also important to balance food choices with physical activity to avoid weight gain.

Day 5: Shop Online to Save Money and Time

Shopping online can help you stick to a budget because you may be less tempted to buy unnecessary items on display at the store. Look for coupons and promotion codes, free shipping offers, and return policies before you buy. Also, be sure to check holiday ordering deadlines to make sure your gifts will arrive in time.

Day 6: Prevent Holiday Fires

Every holiday season, fires claim the lives of over 400 people and cause over \$990 million in damage. You can keep your family safe by using nonflammable decorations, not overloading electrical sockets, and avoiding the use of lit candles. If you have a live Christmas tree, water it regularly. Dry trees could catch fire and rapidly fill your room with deadly gases.

Day 7: Buy Safe Toys

As the holidays approach and toy catalogs arrive in the mail, shoppers can become overwhelmed with all the choices. To keep kids safe, make sure

to choose age appropriate toys and look for labels with safety advice. For young children, avoid toys with small parts, sharp edges, and electric toys that can heat up. Always purchase safety gear in addition to sports-related gifts or ride-on toys, such as bicycles or skateboards.

Day 8: Give the Gift of Service

Sometimes the greatest gift you can give to others is service. If you spend three hours a week reading to a child, that child is twice as likely to score in the top 25% in reading. If you work to secure food donations for a local soup kitchen or food bank, you are directly providing meals to hungry individuals.

Day 9: Get Through the Holiday Blues

The holidays are a joyous time of the year for many people, which can make it more stressful if you are depressed. Exercise, focusing on positive relationships, and doing things that you find rewarding can help with depression. Winter depression could be a sign of seasonal affective disorder, which is caused by the lack of sunlight.

Day 10: Reduce Holiday Waste

The holiday season includes many opportunities to reduce waste, recycle, and reuse items. Think about the durability of a product before you buy it as a gift. Cheaper, less durable items often wear out quickly, creating waste and costing you money. If you plan to send greeting cards, consider purchasing ones that are made of recycled paper, or save postage costs and reduce waste by sending electronic greetings.

Day 11: Keep Food Safe

Holiday buffets are convenient ways to entertain a crowd, but leaving food out for long periods of time can invite bacteria that cause foodborne illness. To keep your holiday foods safe, cook them thoroughly, use shallow containers, never leave them sitting out for more than two hours, and keep them at the appropriate temperature.

Day 12: Fly Through Airport Security

You can get through the airport security line faster by traveling with unwrapped gifts and following the 3-1-1 rule when carrying on liquids, including liquid food items like cranberry sauce and gravy. You can also use the My TSA app or mobile website if you're at the airport and need last minute information about what you can and can't bring through security.

For more information go to www.usa.gov/Citizen/Topics/HappyHolidays.shtml

Source: www.USA.gov

What To Do If You Receive a Robocall

If you're sick of hearing an automated message when you pick up your phone, you'll be happy to know the Federal Trade Commission is cracking down on illegal robocalls.

A robocall happens any time you pick up your phone and hear a recording instead of a live person.

Illegal robocalls have exploded in the last several years because technology has made it easy for companies to use autodialers to place thousands of calls every minute. Often times these calls are trying to scam you by offering phony credit card services, warranty protection plans and more.

It is illegal for a company to deliver an automated message trying to sell you something, unless the company has written permission from you to do so.

Calls from charities and political groups do not fall under that classification and are considered legal.

According to the FTC, if you get a robocall you should:

1. Hang Up. Do not press 1 or any other numbers to get off the list.
2. Consider blocking the number.
3. Report it at www.donotcall.gov, the National Do Not Call Registry.

FILE A COMPLAINT

1. You may file a complaint if you received an unwanted call after your number was on the National Registry for 31 days.
2. You may also file a complaint if you received a call that used a recorded message instead of a live person (whether or not your number was on the Registry).



***Reminder:** Even if your number is registered, charities, political organizations, and telephone surveyors may continue to call you. Companies with which you do business may also continue to call, unless you have asked them to stop calling you. If you have asked them to stop calling, please keep a record of the date you made the request and include that information in the comment section of any complaint you submit against that company.

Debt collectors may also continue to call you whether your number is on the Registry or not. If you have a complaint about a debt collector, please go to <https://www.ftccomplaintassistant.gov> to file your complaint.

You can also register on Pennsylvania's Do Not Call list. The process is quick and easy. You can enroll online at <https://dnc.attorneygeneral.gov/> If you prefer to enroll by telephone, call the Do Not Call hotline today, at 1-888-777-3406.

Source: Federal Trade Commission; www.USA.gov

RENT-A-KID



Do you need help with winter chores? Rent-A-Kid may be available in your area!

**Call the Rent-A-Kid Program
York County Area Agency on Aging**

**(717) 771-9103
Or 1-800-632-9073**

Recommended payment is \$5.00 per hour. Don't wait until the snow is on the ground. Call now for information on Rent-A-Kid participants in your area. Arrange for help with your winter chores BEFORE you need it.

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Medicare to Pay for Skilled Maintenance Services

**By: Robert Clofine, Esquire
Certified Elder Law Attorney
in York**

Last year I wrote about two cases where the court found that the "failure to improve" standard should not be the deciding factor in terminating an individual's Medicare skilled nursing benefit. Finally, Federal officials have formally agreed with this statement. The agreement came on October 16, 2012 when the Centers for Medicare and Medicaid Services ("CMS") agreed to settle a class action lawsuit regarding improper application of this so-called "Improvement Standard". The name of the case is *Jimmo v. Sebelius* and it means good things for those covered by Medicare.

To understand the significance of this settlement, you need to know a little about Medicare's coverage for nursing home care and home health care. For nursing home care, Medicare coverage is limited to "skilled" care only for a maximum of 100 days. If you are in a skilled nursing facility after a 3-day hospital stay (observation status does not count) and meet all the other requirements, then Medicare Part A will cover up to 100 days of skilled care for each benefit period, subject to certain co-pays. Medicare also has a home health care benefit that provides coverage for those that are homebound and require certain "skilled" services.

The key, however, is that Medicare only pays for "skilled care" as opposed to "custodial care". Thus, the determination as to whether you need custodial care or skilled care is crucial to obtaining Medicare coverage. If you are in a nursing home and don't qualify for Medicare, then you must find another source of payment for the nursing home, such as private payment or Medicaid. If you are homebound, and the provider says you don't need skilled services, then you might be denied coverage for therapy that is needed to keep you healthy enough to remain in your home.

Medicare deems your care as "skilled" when you need skilled nursing or rehabilitation staff to manage, observe, and evaluate your care. Quite often, it is physical, occupational or speech therapy that you receive which qualifies you for the Medicare skilled care coverage. In the nursing home context, that coverage can continue for up to 100 days. However, once the care is no longer considered to be "skilled" your Medicare coverage ends. That is, there is no guarantee you will receive 100 days of coverage because Medicare Part A benefits end when the care is no

longer meets the "skilled" criteria.

The problem is that for decades many people (including those in the nursing home industry) have believed that coverage ceases as soon as you "plateau", i.e. as soon as you cease to improve. This means that Medicare beneficiaries – particularly those with long-term or debilitating conditions and those who need rehabilitation services – have been denied necessary care based on the "Improvement Standard". As a result of the *Jimmo* settlement, the government has agreed that this "Improvement Standard" is not correct. The *Jimmo* case confirms that Medicare coverage is available for skilled nursing and therapy that is needed to maintain a person's condition or prevent or slow deterioration. As such, even if full recovery or medical improvement is not possible, you are entitled to Medicare coverage if skilled services are needed to prevent further deterioration or preserve current capabilities. Of course, you need to meet all of Medicare's criteria for coverage, but if you do, skilled maintenance services will now be covered in a nursing home, at home or as an outpatient.

The *Jimmo* case settlement is effective immediately and hopefully providers will start following its dictates without delay. However, the settlement agreement does give CMS time to correct its manual to change any suggestion that Medicare coverage is dependent on a beneficiary "improving." Once the manual is updated, CMS is to conduct a nationwide educational campaign to inform all those involved in the Medicare system that coverage is no longer to be limited to those who have the potential for improvement. Instead, health care providers and others in the Medicare system must recognize that "maintenance only therapy" is covered and they are to make decisions based on whether a beneficiary needs skilled care that must be performed or supervised by a professional nurse or therapist.

In advance of the educational campaign, anyone having their Medicare skilled care benefits terminated based on the improvement standard should read the "self-help" packets at this website: <http://www.medicareadvocacy.org/take-action/self-help-packets-for-medicare-appeals/>. These packets were produced by the Center for Medicare Advocacy, which is the organization that brought the *Jimmo* case. They will be an invaluable aid in getting you the benefits you need.

Don't Delay! Go Direct Today!

All federal benefit payments will be electronic by March 1, 2013. People applying for federal benefit payments must choose an electronic payment option – **direct deposit** to a bank or credit union account or to a **Direct Express®** Debit MasterCard® card – from the beginning. **People currently getting benefit checks must switch to an electronic payment option by March 1, 2013.** People who have not chosen an electronic payment option by March 1, 2013, will receive their money after the deadline date via the **Direct Express®** card, so they will not experience any interruption in payment.

The move to all-electronic federal benefit payments provides significant savings to American taxpayers who will no longer incur the \$120 million price tag associated with paper checks. Electronic payments also are safer, easier and more convenient for benefit recipients. The **Go Direct®** campaign is helping federal benefit recipients sign up for, or transition to, electronic payments.

Why: Both **direct deposit** to a bank or credit union account or a **Direct Express®** card are safe, easy ways to get federal benefit payments.

- They eliminate the risk of stolen checks, help protect people from financial crime and provide them more control over their money.

- **Direct deposit** and the **Direct Express®** card give people immediate access to their funds from virtually anywhere.
- Problems with electronic payments are fewer and measurably easier to track and resolve than problems with mailed checks.

Who: People who get:

- Social Security,
- VA,
- Supplemental Security Income (SSI),
- Railroad Retirement Board,
- Department of Labor (Black Lung)
- Office of Personnel Management benefit checks.

When: Anyone applying for federal benefit payments must choose an electronic payment method from the start, while those currently receiving paper federal benefit checks must switch by March 1, 2013.

How: People applying for federal benefit payments must choose an electronic payment option at the time they apply for the benefit. **This will ensure they get their benefit payments in the safest, most reliable way possible – and avoid the inconvenience of making the switch later.**

- To get benefit payments by **direct**

deposit into an existing financial institution account, people should be prepared with the following information for a smooth enrollment:

- Account type: checking or savings
- Account number
- Financial institution's routing number
- To sign up for the **Direct Express®** card, people should notify their federal benefit agency at the time of enrollment. Once approved for federal benefits, they will receive their **Direct Express®** card and an information packet in the mail.

People who currently receive federal benefits by paper check, should make the switch today to get their money a safer, more reliable way immediately.

If the benefit recipient has a bank or credit union account, they should sign up for **direct deposit** online at <https://www.godirect.gov/gpw/index.gd>, or by calling (800) 333-1795, or visiting their local bank/credit union branch or federal benefit agency office.

If the benefit recipient prefers a prepaid debit card or doesn't have a bank account, they can call (800) 333-1795, or notify their local federal benefit agency.

Source: www.godirect.org

DEPRESSION AND SUICIDE IN OLDER ADULTS

Depression is a serious medical illness that affects how we feel, think and act. Depression is a serious problem in the older adult population and many times goes unrecognized and untreated.

Many older adults feel that depression is a character flaw or that depression is just part of growing old. None of that is true. Depression is common in older adults who have chronic diseases that rob them of their mobility. Depression is common in older adults who suffer loss, be it loss of the ability to drive, loss of a home, or the loss of a spouse or life long partner.

Depression has a number of symptoms that anyone who is in contact with an elderly person should be aware of. Among those symptoms are a deep feeling of sadness, feelings of helplessness or hopelessness, emotional withdrawal from formerly pleasurable activities, difficulty thinking, concentrating or making decisions and finally thoughts of death or suicide or suicide attempts. If you or someone you know are suffering from these symptoms please see your physician

and be honest with the physician about your symptoms.

There is treatment for depression. Treatment can consist of antidepressant medications and or talk therapy. If you or someone you know is suffering from depression you should seek treatment.

Untreated depression can lead to suicide. The York County Suicide Prevention Coalition, which works to help educate people about suicide and keeps statistics regarding suicides in the County, found that in the year 2012 from January to October there have been 52 suicides in York County. Of the 52 suicides, 29 have been older adults. These numbers do not include people who have attempted suicide.

York County has a suicide problem that must be addressed. Suicide is a scary word, but it is something many elderly in York County think about daily. Some warning signs of suicide include talking about suicide, giving away prized possessions, statements such as, "Soon you won't have to worry about me", preoccupation about death and a loss of interest in things one cares about. If you have any of these

feelings seek help from your doctor immediately. If someone comes to you and expresses thoughts about suicide or you think someone is thinking about suicide, the most important thing you can do is to ask them about suicide. Do not think because you bring the subject up you will put the thought in their mind. Talking about suicide can actually decrease the risk of suicide. Silence on this subject can be deadly!

No matter how scared you are and no matter what your feelings are in regard to suicide; do not leave the person alone! Call 911 and ask for assistance, call the Suicide Prevention Hot Line at 1-800-273-8255, call Crisis Intervention at York Hospital at 851-5320 or in Hanover call 637-7633. The Suicide Prevention Coalition is available at 717-227-0048.

Suicide is a scary word, but in York County we can help lower the number of older adults who complete suicide by working together.

Source: *Feeling Blue Resource Manual, A Guide to Crucial Issues Surrounding Suicide*

In the Know: Becoming a Better Shopper

With the holidays around the corner, follow these safe food-handling practices while you shop.

- Carefully read food labels while in the store to make sure food is not past its “sell by” date.
- Put raw packaged meat, poultry, or seafood into a plastic bag before placing it in the shopping cart so that its juices will not drip on – and contaminate – other foods. If the meat counter does not offer plastic bags, pick some up from the produce section before you select your meat, poultry, and seafood.
- Buy only pasteurized milk, cheese, and other dairy products from the refrigerated section. When buying fruit juice from the refrigerated section of the store, be sure that the juice label says it is **pasteurized**.
- Purchase eggs in the shell from the refrigerated section of the store. (Note: store the eggs in their original carton in the main part of your refrigerator once you are home.) For recipes that call for eggs that are raw or undercooked when the dish is served – homemade Caesar salad dressing and homemade ice cream are two examples – use either shell eggs that have been treated to

destroy *Salmonella* by pasteurization or pasteurized egg products. When consuming raw eggs, using pasteurized eggs is the safer choice.

- **Never** buy food that is displayed in unsafe or unclean conditions.
- When purchasing canned goods, make sure that they are free of dents, cracks, or bulging lids. (Once you are home, remember to clean each lid before opening the can.)
- Purchase produce that is not bruised or damaged.
- Check Your Steps:
 - Check “Sell-By” date.
 - Put raw meat, poultry, or seafood in plastic bags
 - Buy only pasteurized milk, soft cheeses made with pasteurized milk, and pasteurized or juices that have been otherwise treated to control harmful bacteria.
 - When buying eggs, purchase refrigerated shell eggs. If your recipe calls for raw eggs, purchase pasteurized, refrigerated liquid eggs.
 - Don’t buy food displayed in unsafe or unclean conditions

Food Product Dating

Types of **Open Dates**:

Open dating is found primarily on perishable foods such as meat, poultry,

eggs and dairy products.

- A **“Sell-By”** date tells the store how long to display the product for sale. You should buy the product before the date expires.
- A **“Best if Used By (or Before)”** date is recommended for best flavor or quality. It is not a purchase or safety date.
- A **“Use-By”** date is the last date recommended for the use of the product while at peak quality. The date has been determined by the manufacturer of the product.

“Closed or coded dates” are packing numbers for use by the manufacturer. “Closed” or “coded” dating might appear on shelf-stable products such as cans and boxes of food.

Transporting Your Groceries

Follow these tips for safe transporting of your groceries:

- Pick up perishable foods last, and plan to go directly home from the grocery store.
- Always refrigerate perishable foods within 2 hours of cooking or purchasing.
- Refrigerate within 1 hour if the temperature outside is above 90 °F.

Source: USDA, FDA



SeniorLIFE
Solutions for Seniors
Living at Home

Senior LIFE Services Can Include:

- Physician and Nursing Services
- Home Care Services
- Medication Monitoring
- Meals and Nutritional Counseling
- Social Services and Counseling
- Transportation
- Therapies

*Non-emergency services must be approved by Senior LIFE.

717-757-LIFE
or 1-877-998-LIFE (5433)

East York, Off Route 30,
Memory Lane Exit
1500 Memory Lane Ext.

Social Security Office Moving

The York Social Security office is moving from 950 Borom Rd. to 2670 Industrial Highway, Suite 2. **Limited service** will be available on Friday January 18th, when the move is scheduled to be completed. The office will be closed on Monday, January 21st for observation of Martin Luther King Jr. Day and will open for business in the new location at 2670 Industrial Highway Suite 2 on Tuesday, January 22nd, 2013.

Many Social Security services are available online at www.socialsecurity.gov. Retirement and disability claims can be filed on the Social Security web site, as well as information on all programs. Everyone is also encouraged to sign up for the new Online Statement available at www.socialsecurity.gov/mystatement.

The new address for the office is: Social Security Administration, 2670 Industrial Highway Suite 2, York, PA 17402. The local telephone number for the new office is (888)329-5732, and toll-free number is 1-800-772-1213. All telephone, FAX and email addresses remain unchanged.

In addition, effective November 19, 2012, the York Social Security office will be open to the public Monday through

Friday from 9:00 a.m. to 3:00 p.m. – a reduction of 30 minutes each weekday. Beginning January 2, 2013, the office will close to the public at noon every Wednesday.

While agency employees will continue to work their regular hours, this shorter public window will allow them to complete face-to-face interviews and process claims work without incurring the cost of overtime. The significantly reduced funding provided by Congress under the continuing resolution for the first six months of the fiscal year makes it impossible for the agency to provide the overtime needed to handle service to the public as it has done in the past.

Most Social Security services do not require a visit to a local office. Many services, including applying for retirement, disability or Medicare benefits, signing up for direct deposit, replacing a Medicare card, obtaining a proof of income letter or a change of address or telephone number are conveniently available at www.socialsecurity.gov or by dialing the toll-free number, 1-800-772-1213. People who are deaf or hard of hearing may call our TTY number, 1-800-325-0778. Many of their online services also are available in Spanish at www.segurosocial.gov.

YORK COUNTY SENIOR CENTERS

Senior centers are a place for socialization, health promotion, learning, and a gateway to fun, friends and fulfillment! York County residents age 60 and older are welcome to visit a center in their area and enjoy the many activities available to them. Listed below is the contact information for York County senior centers.

CRISPUS ATTUCKS ASSOCIATION

605 South Duke St., York
Director: Robin Beatty-Smith
Phone: 848-3610
Hours: Monday-Friday, 9:00 AM - 4:00 PM
Website: www.crispusattucks.org

DELTA AREA SENIOR CENTER, INC.

5 Pendyrus St., Suite 1, Delta
Director: Kim Maglaughlin
Phone: 456-5753
Hours: Monday- Friday, 7:00 AM -2:00 PM
Website: www.deltaseniorcenter.com

DILLSBURG SENIOR ACTIVITY CENTER, INC.

1 North Second Street, Dillsburg
Director: Scott Shughart
Phone: 432-2216
Hours: Monday- Friday, 8:00 AM- 3:00 PM

GOLDEN VISIONS SENIOR COMMUNITY CENTER, INC.

250 Fame Avenue, Suite 125, Hanover
Director: Tina Hess
Phone: 633-5072
Hours: Monday- Friday, 8:00 AM- 4:00 PM
Website: www.goldenvisionspa.com

HERITAGE SENIOR CENTER, INC.

3700-4 Davidsburg Rd, Dover
Director: Emma Crossley
Phone: 292-7471
Hours: Monday- Friday, 8:00 AM- 3:00 PM
Website: www.heritagesrcenter.org

NORTHEASTERN SENIOR COMMUNITY CENTER

P.O. Box 386
131 Center St., Mount Wolf
Director: Deb Davis
Phone: 266-1400
Hours: Monday-Friday, 7:30 AM -2:30 PM
Website: www.mtwolfborough.com/NSCC.htm

RED LAND SENIOR CENTER, INC.

736 Wyndamere Road, Lewisberry
Director: Jen Washburn
Phone: 938-4649 or 938-4640
Hours: Monday -Friday, 8:30 AM- 3:00 PM
Website: www.wsrec.org/redlandseniorcenter.htm

RED LION SENIOR CENTER, INC.

20-C Gotham Place, Red Lion
Director: Heather Goebeler
Phone: 244-7229
Hours: Monday-Friday, 8:00 AM-3:00 PM
Website: www.redlionseniorcenter.com

SOUTH CENTRAL YORK COUNTY SENIOR CENTER, INC

150 E. Main Street, New Freedom
Director: Sandy Wehr
Phone: 235-6060
Hours: Monday- Friday, 8:00 AM-3:00 PM
Website: www.southcentrallyorkcountysrctr.webs.com

STEWARTSTOWN SENIOR CENTER, INC.

Broadway & Main Street, Stewartstown
Director: Rosie Horton
Phone: 993-3488
Hours: Monday-Friday, 8:30 AM-3:00 PM
Website: www.stewsenior.org

SUSQUEHANNA SENIOR CENTER

2427 Craley Rd, Wrightsville
Director: Trena Howard
Phone: 244-0340
Hours: Monday-Friday, 7:30 AM – 2:30 PM
Website: www.susquehannaseniorcenter.org

WHITE ROSE SENIOR CENTER

27 South Broad St, York
Director: Lisa Krout
Phone: 843-9704
Hours: Monday-Friday, 8:00 AM- 4:00 PM
Website: www.whiteroseseniorcenter.org

WINDY HILL SENIOR CENTER

50 North East Street, Suite 2, Spring Grove
Director: Tammy Miller
Phone: 225-0733
Hours: Monday-Friday, 8:30 AM- 2:30 PM
Website: www.windyhillseniorcenter.org

YORK COMMUNITY S.E.N.I.O.R.S.

1251 West King Street, York
Director: Susan K. Jones
Phone: 848-4417
Hours: Monday-Friday, 8:00 AM- 4:00 PM

YORKTOWN SENIOR CENTER

509 Pacific Avenue, York
Director: Mindy Russell
Phone: 854-0693
Hours: Monday- Friday, 8:00 AM- 3:00 PM
Website: www.ytseniorcenter.org

Hypothermia: A Cold Weather Hazard

(cont from page 1)

These include problems with your body's hormone system such as low thyroid hormone (hypothyroidism), health problems that keep blood from flowing normally (like diabetes), and some skin problems where your body loses more heat than normal.

Some health problems may make it hard for you to put on more clothes, use a blanket, or get out of the cold. For example:

- Severe arthritis, Parkinson's disease, or other illnesses that make it tough to move around
- Stroke or other illnesses that can leave you paralyzed and may make clear thinking more difficult
- Memory loss
- A fall or other injury

Staying Warm Inside

Being in a cold building can also cause hypothermia. In fact, hypothermia

can happen to someone in a nursing home or group facility if the rooms are not kept warm enough. People who are already sick may have special problems keeping warm. If someone you know is in a group facility, pay attention to the inside temperature and to whether that person is dressed warmly enough.

Even if you keep your temperature between 60 °F and 65 °F, your home or apartment may not be warm enough to keep you safe. For some people, this temperature can contribute to hypothermia. This is a special problem if you live alone because there is no one else to feel the chilliness of the house or notice if you are having symptoms of hypothermia. Set your thermostat for at least 68 °F to 70 °F. If a power outage leaves you without heat, try to stay with a relative or friend.

You may be tempted to warm your room with a space heater. But, some space heaters are fire hazards, and others can cause carbon monoxide poisoning. The Consumer Product Safety Commission has information on the use of space heaters, but here are

a few things to keep in mind:

- Make sure your space heater has been approved by a recognized testing laboratory.
- Choose the right size heater for the space you are heating.
- Put the heater on a flat, level surface that will not burn.
- Keep children and pets away from the heating element.
- Keep things that can catch fire like paint, clothing, bedding, curtains, and papers away from the heating element.
- If your heater has a flame, keep a window open at least one-inch and doors open to the rest of your home for good air flow.
- Turn the heater off when you leave the room or go to bed.
- Make sure your smoke alarms are working.
- Put a carbon monoxide detector near where people sleep.
- Keep an approved fire extinguisher nearby.

Source: National Institute on Aging; NIH Senior Health, www.nihseniorhealth.gov

Health Matters More Than Age

It's your health — not your age — that matters most in driving safely. As you get older, you may notice physical changes or changes in other abilities. For example, you may have difficulty seeing at night or may not react as quickly to sudden changes. These changes can affect your driving, especially in challenging situations like merging or changing lanes.

Age-related changes that may affect driving include changes in vision, hearing, attention and reaction time, and strength, flexibility, and coordination. Medications and certain health conditions can also affect people in ways that make driving dangerous.

Age-related changes vary widely from one person to the next. That's why some people can continue driving much longer than others.

Vision Changes

Eyesight often worsens with age. Older eyes need more light and more time to adjust when light changes, so it can be hard to see clearly, especially at dawn, dusk, and night. Eyes become more sensitive to glare from headlights, street lights, or the sun, making it difficult to see people, things, and movements outside your direct line of sight.

Peripheral vision — the ability to see to the side while looking ahead — often declines as people age, increasing the risk of crashes. In addition, field of vision — how much you can see all at once — narrows, making it harder to spot an object in a cluttered view.

Eye diseases such as cataracts, glaucoma, and macular degeneration become more common as people get older. It may be harder to read signs and see colors.

Hearing Changes

Age-related hearing loss can make it harder to notice horns, sirens, and noises from your car. That can be a problem because these sounds warn you of possible danger.

Changes in Attention and Reaction Time

To drive safely, people must be able to pay attention to many things at once and react to sudden changes. They need to make decisions — sometimes very quickly — and act in time to avoid accidents and stay safe.

As people get older, they process information and react more slowly. Their attention span may be shorter. It also becomes more difficult to do two things at the same time. As a result, older adults may feel overwhelmed by all of the signs, signals, pedestrians, and vehicles at intersections. Older adults may also have trouble judging gaps in traffic. This can make it more difficult to turn left at intersections or to merge with traffic when turning right.

Physical Changes

As people age, their joints may get stiff, and their muscles may weaken. Maybe they have trouble walking or feel pain in their knees, legs, or ankles. All of these symptoms can make it harder to drive safely. A person may not be able to turn his or her head to look back, turn the steering wheel quickly, or brake safely.

Medications

Older adults generally take more medicines than when they were younger. Both prescription and over-the-counter medicines can affect the ability to drive safely by making you feel tired, dizzy, or nauseated. For example, certain cold remedies can cause drowsiness. Medications that treat depression, anxiety, stress, sleeping problems, heart disease, and muscle spasms can also cause problems. Not taking required medicines can cause problems as well. Studies have shown that using certain medications or many medications increases the chances of being in a crash.

Health Conditions

Some health problems seen in older people can interfere with driving. It is often possible to keep driving in the early stages of a disease. But, as the disease gets worse, a person may decide that it is no longer safe to drive.

Any health condition that affects the arms, legs, neck, or back can affect someone's fitness to drive. Serious impairments are associated with a higher risk of crashes.

York County Area Agency on Aging
100 W. Market Street
York, PA 17401
(717) 771-9610

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Several age-related diseases and conditions can affect the ability to drive. Here are some of the most common ones.

- **Parkinson's disease** can cause a person's arms, hands, or legs to shake and affect balance and movement. A driver may not be able to react quickly to danger, turn the steering wheel, or push the brake pedal.
- **Macular degeneration** can distort a person's central vision and lead to the loss of sharp vision. That makes it hard to see road signs, traffic, and pedestrians.
- **Diabetes** can make a person's blood sugar levels too high or too low. That can make him or her feel sleepy, dizzy, or confused. It can also cause a loss of consciousness or a seizure. People with diabetes-related complications should consult their healthcare team for guidance on driving.
- **Stroke** can affect the ability to speak, think clearly, or control one's body. It can cause weakness or paralysis on one side of the body. As a result, a driver may have trouble using the car's controls, drift across lanes, or be confused by traffic.
- **Arthritis** can make a person's joints swollen and stiff, limiting movement of the shoulders, hands, head, or neck. This can make it hard to grasp or turn the steering wheel, apply the brake and gas pedals, put on a seatbelt, or get in and out of a car.
- **People with Alzheimer's disease or other kinds of dementia** may not realize they are no longer safe drivers. They might get lost while driving, even in familiar places, and need lots of help with directions. It's important to tell a family member or friend if you become confused when driving. People with severe dementia should not drive. Having a passenger guide someone with dementia through the driving task is not safe, either.

Having a particular health condition does not necessarily mean the end of driving. But you should pay attention to how well you drive. If you or someone you know is concerned about your driving, talk to your doctor and consider getting a driving evaluation. For more information about driving and specific health conditions, visit :www.nhtsa.gov/Senior-Drivers.

Source: NIHSeniorHealth